

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION**

In re:  
LATRECE E BANKS SMITH  
Debtor(s)

Case No. 09-48645

**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Tom Vaughn, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 12/23/2009.
- 2) The plan was confirmed on 02/11/2010.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 08/15/2013, 07/11/2014.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 09/14/2010.
- 5) The case was completed on 05/08/2015.
- 6) Number of months from filing to last payment: 64.
- 7) Number of months case was pending: 70.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$4,463.09.
- 10) Amount of unsecured claims discharged without payment: \$120,818.14.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$33,440.05
Less amount refunded to debtor	\$285.24

**NET RECEIPTS:**

**\$33,154.81**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$2,486.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$1,683.99
Other	\$0.00

**TOTAL EXPENSES OF ADMINISTRATION:**

**\$4,169.99**

Attorney fees paid and disclosed by debtor: \$1,014.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
ADVANCE AMERICA	Unsecured	2,430.00	NA	NA	0.00	0.00
ADVOCATE HEALTH CTR	Unsecured	20.00	NA	NA	0.00	0.00
ADVOCATE HEALTH CTR	Unsecured	15.00	NA	NA	0.00	0.00
AMERICAN GENERAL FINANCE	Secured	241.00	241.24	241.00	241.00	8.88
AMERICAN GENERAL FINANCE	Unsecured	NA	0.00	0.24	0.02	0.00
AMERICASH LOANS LLC	Unsecured	NA	776.15	776.15	77.62	0.00
AMERICASH LOANS LLC	Unsecured	1,039.00	1,574.69	1,574.69	157.47	0.00
AVON PRODUCTS	Unsecured	241.96	NA	NA	0.00	0.00
BANK OF AMERICA	Unsecured	309.00	NA	NA	0.00	0.00
BONDED COLLECTION CORP	Unsecured	815.05	NA	NA	0.00	0.00
CAPITAL ONE	Unsecured	0.00	NA	NA	0.00	0.00
CENTRAL CREDIT SERVICES	Unsecured	640.00	NA	NA	0.00	0.00
CHASE CC	Unsecured	0.00	NA	NA	0.00	0.00
CHRIST HOSPITAL	Unsecured	237.00	NA	NA	0.00	0.00
CHRIST MEDICAL GROUP	Unsecured	8.00	NA	NA	0.00	0.00
CITY OF CHICAGO DEPT OF REVENU	Unsecured	320.00	440.37	440.37	44.04	0.00
COMMERCIAL CHECK CONTROL	Unsecured	278.93	NA	NA	0.00	0.00
COMMONWEALTH EDISON	Unsecured	872.13	NA	NA	0.00	0.00
CORPORATE AMERICA FAMILY CU	Unsecured	1,438.00	NA	NA	0.00	0.00
COTTONWOOD FINANCIAL OF IL LLC	Unsecured	1,180.00	NA	NA	0.00	0.00
CYBR COLLECT	Unsecured	55.00	NA	NA	0.00	0.00
DELTA MANAGEMENT ASSOCIATES	Unsecured	124.09	NA	NA	0.00	0.00
DRIVE FINANCIAL SVCS	Unsecured	18,902.00	NA	NA	0.00	0.00
ECHELON RECOVERY INC	Unsecured	606.64	NA	NA	0.00	0.00
ECMC	Unsecured	74,657.00	75,600.49	75,600.49	7,560.05	0.00
FIRSTSOURCE ADVANTAGE	Unsecured	405.72	NA	NA	0.00	0.00
GLOBAL PAYMENTS	Unsecured	948.00	NA	NA	0.00	0.00
HEIGHTS FINANCE CORP	Unsecured	926.00	2,554.68	2,554.68	255.47	0.00
INTERNATIONAL CASH ADVANCE	Unsecured	874.00	NA	NA	0.00	0.00
JEFFERSON CAPITAL SYSTEMS	Unsecured	1,180.00	1,180.00	1,180.00	118.00	0.00
KIDANU BIRHANU MD SC	Unsecured	40.00	NA	NA	0.00	0.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
MAGNUM CASH ADVANCE	Unsecured	400.00	NA	NA	0.00	0.00
MIDLAND CREDIT MANAGEMENT IN	Unsecured	713.00	719.30	719.30	71.93	0.00
MONTEREY FINANCIAL SVC	Unsecured	2,242.50	NA	NA	0.00	0.00
MONTEREY FINANCIAL SVC	Unsecured	253.00	NA	NA	0.00	0.00
NATIONAL AUTO FINANCE CO	Unsecured	7,500.00	NA	NA	0.00	0.00
NATIONAL AUTO FINANCE CO	Secured	9,500.00	NA	NA	0.00	0.00
NATIONAL SERVICE BUREAU	Unsecured	746.35	NA	NA	0.00	0.00
ORCHARD BANK	Unsecured	359.80	NA	NA	0.00	0.00
PALOS BEHAVIORAL HEALTH PROF	Unsecured	490.00	NA	NA	0.00	0.00
PGF OF MINNESOTA	Unsecured	201.56	NA	NA	0.00	0.00
RECEIVABLES PERFORMANCE MGM	Unsecured	638.00	NA	NA	0.00	0.00
ROI SERVICES	Unsecured	56.00	NA	NA	0.00	0.00
SANTANDER CONSUMER USA	Unsecured	5,452.00	0.00	1,813.13	181.31	0.00
SANTANDER CONSUMER USA	Secured	13,450.00	20,715.13	18,902.00	18,902.00	1,367.03
SOUTHWEST LABORATORY	Unsecured	49.00	NA	NA	0.00	0.00
T MOBILE	Unsecured	194.27	NA	NA	0.00	0.00
WAMU	Unsecured	1,054.00	NA	NA	0.00	0.00
WFFNNB/ LANE BRYANT	Unsecured	0.00	NA	NA	0.00	0.00

**Summary of Disbursements to Creditors:**

	Claim Allowed	Principal Paid	Interest Paid
<b>Secured Payments:</b>			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$18,902.00	\$18,902.00	\$1,367.03
All Other Secured	\$241.00	\$241.00	\$8.88
<b>TOTAL SECURED:</b>	<b>\$19,143.00</b>	<b>\$19,143.00</b>	<b>\$1,375.91</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$84,659.05</b>	<b>\$8,465.91</b>	<b>\$0.00</b>

**Disbursements:**

Expenses of Administration	<u>\$4,169.99</u>
Disbursements to Creditors	<u>\$28,984.82</u>
<b>TOTAL DISBURSEMENTS :</b>	<b><u>\$33,154.81</u></b>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 10/26/2015

By: /s/ Tom Vaughn

Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.